

UNITY BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2181426	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$818	\$810	-0.9%		
Loans	\$616	\$593	-3.8%		
Construction & development	\$21	\$18	-11.9%		
Closed-end 1-4 family residential	\$148	\$150	1.3%		
Home equity	\$31	\$29	-7.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-60.1%		
Commercial & Industrial	\$20	\$20	0.1%		
Commercial real estate	\$394	\$374	-5.1%		
Unused commitments	\$65	\$78	20.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$106	\$74	-30.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$22	\$34	53.7%		
Cash & balances due	\$18	\$83	367.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$28	\$27	-4.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$28	\$27	-4.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$745	\$734	-1.5%		
Deposits	\$659	\$647	-1.7%		
Total other borrowings	\$75	\$75	0.0%		
FHLB advances	\$30	\$30	0.0%		
Equity					
Equity capital at quarter end	\$73	\$77	5.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	9.0%	--		
Tier 1 risk based capital ratio	11.1%	12.4%	--		
Total risk based capital ratio	13.7%	15.0%	--		
Return on equity ¹	0.6%	2.9%	--		
Return on assets ¹	0.1%	0.3%	--		
Net interest margin ¹	4.1%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	65.2%	64.9%	--		
Loss provision to net charge-offs (qtr)	107.9%	92.1%	--		
Net charge-offs to average loans and leases ¹	1.6%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	5.4%	19.0%	1.2%	0.0%	--
Closed-end 1-4 family residential	3.5%	2.6%	0.1%	0.1%	--
Home equity	0.7%	4.3%	0.8%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.3%	2.0%	0.3%	0.0%	--
Commercial real estate	3.8%	4.3%	0.5%	0.3%	--
Total loans	3.6%	4.2%	0.4%	0.2%	--